

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

| | | |
|-----------------|---|-----------------------|
| In re: | § | |
| | § | |
| WENDT, MARLA K. | § | Case No. 11-40581 BTR |
| | § | |
| Debtor(s) | § | |

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 11-40581 BTR Judge: BRENDA T. RHOADES
Case Name: WENDT, MARLA K.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 02/25/11 (f)
341(a) Meeting Date: 03/28/11
Claims Bar Date: 08/01/11

For Period Ending: 11/02/11

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|---|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA=554(a) Abandon DA=554(c) Abandon | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. Non homestead real property Per Debtor's schedules: "4480 Stargazer Dr. - Frisco Block M, Lot 8 Villages of White Rock Creek #4, an addition to the city of Plano, Collin County, TX (may have been foreclosed 2/2/2011)" Lien of \$247,368.14. Trustee also believes this property not owned by Debtor at time of filing. Collin CAD does not bring up this property under search name. An MLS listing on 04/27/11 (11584195) shows this property is owned by FannieMae HomePath Property (foreclosed properties). | 282,962.00 | 0.00 | DA | 0.00 | FA |
| 2. NAVY FED. CKG XXXX4703 \$ 6.37 NAVY FED. SVG XXXX | 17.08 | 0.00 | DA | 0.00 | FA |
| 3. FINANCIAL ACCOUNTS Per Debtor's schedules: "Chase ckg xxx1724 (Debtor Joint Account with Mom Mary F. Hensley) Includes Debtor's portion of proceeds from sale of land in Lynn County, Texas for her suppt and maintenance as estranged spouse is not working" Debtor uses full wildcard of \$11,975.00 to exempt. Remaining portion of \$2,403.83 requested for turnover on 04/28/11. After email exchanges with Debtor's attorney, adjusted amount was slightly higher than scheduled. | 14,378.83 | 2,403.83 | | 2,527.42 | FA |
| 4. SPOUSES ACCOUNTS: DEBTOR IS ESTRANGED FROM SPOUSE, | 124.00 | 0.00 | DA | 0.00 | FA |
| 5. Itemized household goods Debtor Claimed 100% Exemption on Schedule C | 7,670.00 | 0.00 | DA | 0.00 | FA |
| 6. CLOTHING AND SHOES Debtor Claimed 100% Exemption on Schedule C | 100.00 | 0.00 | DA | 0.00 | FA |
| 7. Itemized Jewelry Debtor Claimed 100% Exemption on Schedule C | 700.00 | 0.00 | DA | 0.00 | FA |
| 8. ESTRANGED SPOUSE'S VEHICLE, Per schedules: "2006 Dodge Ram PU estranged spouse's vehicle, Debtor is not on Financing or title" | 0.00 | 0.00 | DA | 0.00 | FA |

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 11-40581 BTR Judge: BRENDA T. RHOADES
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Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 02/25/11 (f)
341(a) Meeting Date: 03/28/11
Claims Bar Date: 08/01/11

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|---|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA=554(a) Abandon DA=554(c) Abandon | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 9. DAUGHTER'S CAR, Per Debtor's schedules: "2002 Nissan Exterra (daughter's car, Debtor is not on Financing or title, it is all in Estranged spouse's Name)" | 0.00 | 0.00 | DA | 0.00 | FA |
| 10. 2007 FORD FUSION (DEBTOR CO-OWNS WITH DAD) Lien of \$9,414 and exempting remainder under d(2) Debtor Claimed 100% Exemption on Schedule C | 11,635.00 | 0.00 | DA | 0.00 | FA |
| 11. DOG AND CAT (SENTIMENTAL VALUE ONLY) | 0.00 | 0.00 | DA | 0.00 | FA |
| 12. TAX REFUND (u) 2010 tax refund. | 0.00 | 3,746.00 | | 3,746.00 | FA |
| INT. Post-Petition Interest Deposits (u) | Unknown | N/A | | 0.19 | FA |

| | | | | | |
|-----------------------------------|--------------|------------|--|------------|--|
| TOTALS (Excluding Unknown Values) | \$317,586.91 | \$6,149.83 | | \$6,273.61 | Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6) |
|-----------------------------------|--------------|------------|--|------------|--|

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST: 10/31/11: The one asset administered was the bank balance and amounts over the Federal wildcard limit and the 2010 tax refund. Debtor very promptly complied with turnover request. Trustee and Debtor's attorney reviewed the bank statements and actual 2010 tax refund and amount turned over was slightly higher than originally scheduled.

Initial Projected Date of Final Report (TFR): 12/31/12 Current Projected Date of Final Report (TFR): 12/31/12

/s/ Michelle H. Chow, Trustee

Date: 11/02/11

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 11-40581 BTR Judge: BRENDA T. RHOADES
Case Name: WENDT, MARLA K.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 02/25/11 (f)
341(a) Meeting Date: 03/28/11
Claims Bar Date: 08/01/11

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 11-40581 -BTR
Case Name: WENDT, MARLA K.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2878 BofA - Money Market Account

Taxpayer ID No: *****9783
For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--|---|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| 05/05/11 | 3 | Marla K. Wendt 4480 Stargazer Dr. Plano TX 75024 | BALANCE FORWARD nonexempt bank balance | 1129-000 | 2,527.42 | | 0.00 2,527.42 |
| 05/31/11 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.010 | 1270-000 | 0.02 | | 2,527.44 |
| 06/30/11 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.010 | 1270-000 | 0.02 | | 2,527.46 |
| 07/29/11 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.010 | 1270-000 | 0.02 | | 2,527.48 |
| 08/22/11 | 12 | Marla K. Wendt Mary F. Hensley 4480 Stargazer Dr. Plano TX 75024-7717 | tax refund | 1224-000 | 3,746.00 | | 6,273.48 |
| 08/31/11 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.010 | 1270-000 | 0.03 | | 6,273.51 |
| 09/30/11 | INT | BANK OF AMERICA, N.A. | Interest Rate 0.010 | 1270-000 | 0.05 | | 6,273.56 |
| 10/31/11 | INT | BANK OF AMERICA, N.A. | INTEREST REC'D FROM BANK | 1270-000 | 0.05 | | 6,273.61 |
| 10/31/11 | | Transfer to Acct #*****8781 | Final Posting Transfer | 9999-000 | | 6,273.61 | 0.00 |

| | | | |
|---------------------------|----------|----------|------|
| COLUMN TOTALS | 6,273.61 | 6,273.61 | 0.00 |
| Less: Bank Transfers/CD's | 0.00 | 6,273.61 | |
| Subtotal | 6,273.61 | 0.00 | |
| Less: Payments to Debtors | | 0.00 | |
| Net | 6,273.61 | 0.00 | |

Page Subtotals 6,273.61 6,273.61

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 11-40581 -BTR
Case Name: WENDT, MARLA K.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****8781 BofA - Checking Account

Taxpayer ID No: *****9783
For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|-------------------------------|---|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| 10/31/11 | | Transfer from Acct #*****2878 | BALANCE FORWARD Transfer In From MMA Account | 9999-000 | 6,273.61 | | 0.00 6,273.61 |

| | | | |
|---------------------------|----------|------|----------|
| COLUMN TOTALS | 6,273.61 | 0.00 | 6,273.61 |
| Less: Bank Transfers/CD's | 6,273.61 | 0.00 | |
| Subtotal | 0.00 | 0.00 | |
| Less: Payments to Debtors | | 0.00 | |
| Net | 0.00 | 0.00 | |

| | | | | |
|---|------------------------------|--------------|--------------------------------|---------------------|
| | TOTAL - ALL ACCOUNTS | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| BofA - Money Market Account - *****2878 | | 6,273.61 | 0.00 | 0.00 |
| BofA - Checking Account - *****8781 | | 0.00 | 0.00 | 6,273.61 |
| | | ----- | ----- | ----- |
| | | 6,273.61 | 0.00 | 6,273.61 |
| | | ===== | ===== | ===== |
| | (Excludes Account Transfers) | | (Excludes Payments To Debtors) | Total Funds On Hand |

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 11/02/11
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 6,273.61 0.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-40581 BTR

Case Name: WENDT, MARLA K.

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Trustee Fees: Michelle H. Chow, Trustee | \$ | \$ | \$ |
| Trustee Expenses: Michelle H. Chow, Trustee | \$ | \$ | \$ |

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--------------------------|-------------------------|--------------------------|------------------|
| 000001 | Internal Revenue Service | \$ | \$ | \$ |

Total to be paid to priority creditors \$ _____

Remaining Balance \$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---|-------------------------|--------------------------|------------------|
| 000002 | American InfoSource LP as agent for Citibank N.A. | \$ _____ | \$ _____ | \$ _____ |
| 000003 | GE Money Bank | \$ _____ | \$ _____ | \$ _____ |

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for

subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE